I am a financial advisor in the great state of NJ. I think the Do Not Call list is the worst thing that was ever enacted. There are people in this state who desperately need the products and services that advisors like myself offer and this list to some degree prevents this from happening. I never heard a widow or widower say that they were disappointed with a death benefit payout from a life insurance contract and the list could go on and on. Simply put, if you don't want to talk to someone on the phone then hang up. Some day your family may benefit from the service that someone like myself has provided. Instead of putting so much emphasis on something like this, we should be concentrating on real issues like finding the cure for cancer or aids. Give me a break!